

Information to identify the case:

Debtor 1	<u>Suleiman Adileh</u>	Social Security number or ITIN	xxx-xx-5197
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Maha Adileh</u>	Social Security number or ITIN	xxx-xx-7274
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-23935-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Suleiman Adileh

Maha Adileh

12/10/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Suleiman Adileh
Maha Adileh
Debtor(s)

Case No. 15-23935-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Dec 10, 2020

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Suleiman Adileh, Maha Adileh, 424 John Street, Saddle Brook, NJ 07663-5243
cr	+ Bryan Fairman, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ JPMorgan Chase Bank, N.A., c/o Maselli Warren, PC, 600 Alexander Road, Suite 3-4A, Princeton, NJ 08540-6018
cr	+ NATIONSTAR MORTGAGE, LLC, P. O. Box 9013, Addison, TX 75001-9013
cr	+ Nationstar Mortgage LLC as servicer for U.S. Bank,, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Nationstar Mortgage LLC, as servicer for U.S. Bank, P. O. Box 9013, Addison, TX 75001-9013
515640632	214-68th Street, LLC, 424 John Street, Saddlebrook, NJ 07663-5243
515640634	+ Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
515640640	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515640642	+ Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Ste. 100, Mt. Laurel, NJ 08054-2239
515640643	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LI, 350 Highland Dr, Lewisville, TX 75067
515640644	New Jersey Attorney General Office, Richard J. Hughes Justice Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
515640645	+ New Jersey Division of Taxation, 50 Barrack Street 9th Floor, P.O. Box 245, Trenton, NJ 08602-0245
515640646	+ North Bergen MUA, 6200 Tonnelles Ave., North Bergen, NJ 07047-3312
515743794	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518543401	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
515784345	+ U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
515815308	U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg,PA 17106-9184

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2020 22:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2020 22:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515640633	+ Email/Text: bky@americanprofit.net	Dec 10 2020 22:24:00	American Profit Recove, 34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608
515640636	EDI: LCITDAUTO	Dec 11 2020 02:03:00	Chryslr Fin, 27777 Franklin Rd, Farmington Hills, MI 48334
515640638	EDI: CITICORP.COM	Dec 11 2020 02:03:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
515650603	EDI: DISCOVER.COM	Dec 11 2020 02:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515640637	+ EDI: DISCOVER.COM		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Dec 10, 2020

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515640641	EDI: IRS.COM	Dec 11 2020 02:03:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515640635	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	Internal Revenue Service, PO Box 7346, Centralized Insolvency Unit, Philadelphia, PA 19101-7346
515644472	Email/Text: Bankruptcy.Notices@pnc.com	Dec 11 2020 02:03:00	Chase, Commercial Term Lending, PO Box 650528, Dallas, TX 75265
515640647	Email/Text: Bankruptcy.Notices@pnc.com	Dec 10 2020 22:22:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
		Dec 10 2020 22:22:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518543402	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
515640639	##+	Eastern Revenue Inc, Po Box 185, Southeastern, PA 19399-0185

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
David Fornal	on behalf of Creditor JPMorgan Chase Bank N.A. dfornal@maselliwarren.com
David L. Stevens	on behalf of Joint Debtor Maha Adileh dstevens@scura.com ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
David L. Stevens	on behalf of Debtor Suleiman Adileh dstevens@scura.com ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 3 of 3

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Elizabeth L. Wassall

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-12N ewassall@logs.com, njbankruptcynotifications@logs.com

Francesca Ann Arcure

on behalf of Creditor NATIONSTAR MORTGAGE LLC NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure

on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association, as Trustee for the
certificateholders of the LXS 2006-12N Trust Fund NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure

on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank, National Association, as Trustee for the
certificateholders of the LXS 2006-12N Trust Fund NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Justin Plean

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-12N bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-12N smncina@rascrane.com

William M.E. Powers

on behalf of Creditor Bank of America N.A. ecf@powerskim.com

TOTAL: 13